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ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1983-84

SUPERINTENDENT OF BANKS

STATE OF ARIZONA

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1984

License No.			
	BISBEE		
806	Finance One of Arizona	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corporation	1226-K East Florence Blvd.	(85222)
146	Transamerica Financial Services	108 East Florence Blvd.	(85222)
	CHANDLER		
631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
	DOUGLAS		
820	City Loan and Finance Company	531 Eleventh Street	(85607)
151	Transamerica Financial Services	557 Tenth Street	(85607)
	FLAGSTAFF		
581	AVCO Financial Services of Maricopa, Inc	2529 East Seventh	(86001)
268	Beneficial Finance Company of Arizona	1796 E. Santa Fe Avenue	(86001)
802	Finance One of Arizona, Inc	1530 S. Riordan Ranch Street	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
122	Transamerica Financial Services	2615 N. 4th Street	(86001)
	GLENDALE		
496	Aetna Finance Company	4935 W. Glendale Avenue	(85301)
550	Associates Financial Services Co. of Arizona, Inc.	4742 W. Glendale Avenue	(85301)
555	AVCO Financial Services of Maricopa, Inc	4381 W. Bethany Home Road	(85301)
658	Citicorp Person-to-Person Fin. Center	5719 W. Northern Avenue	(85301)
801	Finance One of Arizona, Inc	5044 W. Olive	(85302)
638	Household Finance Corporation	5809 W. Glendale Avenue	(85301)
663	Norwest Financial Arizona, Inc	4329 W. Glendale Avenue	(85301)
463	Transamerica Financial Services	5233 W. Glendale Avenue	(85301)
	KINGMAN		
583	AVCO Financial Services of Maricopa	419 East Beale Street	(86401)
	MESA		
632	Aetna Finance Company	1140 S. Country Club Drive	(85202)
477	Associates Fin. Serv. Co. of Arizona, Inc	777 W. Southern Avenue	(85202)
826	AVCO Financial Services of Maricopa, Inc	1423 S. Country Club Drive	(85202)
823	Beneficial Finance Company of Arizona	1220 S. Alma School Road	(85202)
659	Citicorp Person-to-Person Finance Center	1836 W. Main Street	(85201)
359	Credithrift of America, Inc. #3	27 South Stapley Drive	(85202)
518	Credithrift of America, Inc. #3	2653 W. Baseline Road	(85202)
799	Finance One of Arizona, Inc	2620 W. Baseline Road	(85201)
639	Household Finance Corporation	20 E. Main Street	(85201)
620	Norwest Financial Arizona, Inc	500 W. Southern Avenue	(85202)
815	SunAmerica Financial Services, Inc	1255 W. Baseline Road	(85202)
160	Transamerica Financial Services	1550 S. Alma School Road	(85202)
	NOGALES		
812	Border Finance Company, Inc	322 Grand Avenue	(85621)
342	USLife Credit Corporation	316 Grand Avenue	(85621)

PHOENIX

706	Aetna Finance Company.....3524 E. Indian School Road	(85012)
498	Aetna Finance Company.....5503 N. 7th Street	(85014)
251	Associates Fin. Serv. Co. of Arizona, Inc.....4605 E. Thomas Road	(85010)
489	Associates Fin. Serv. Co. of Arizona, Inc.....2830 N. 51st Street	(85035)
552	Associates Fin. Serv. Co. of Arizona, Inc..... 6522 N. 16th Street	(85014)
271	Associates Fin. Serv. Co. of Arizona, Inc.....2643 W. Bethany Home Road	(85017)
730	Associates Fin. Serv. Co. of Arizona, Inc.....3562 W. Cactus Road	(85029)
347	AVCO Financial Services of Maricopa, Inc.....3150 E. Cactus Road	(85029)
543	AVCO Financial Services of Maricopa, Inc.....12440 N. 28th Drive	(85029)
586	AVCO Financial Services of Maricopa, Inc.....26 W. Osborn Road	(85013)
810	Barclays American Financial, Inc.....2601 W. Dunlap	(85021)
625	Beneficial Finance Company of Arizona.....3222 E. Cactus	(85029)
822	Beneficial Finance Company of Arizona.....2001 W. Bethany Home Road	(85015)
824	Beneficial Finance Company of Arizona.....3744 E. Indian School Road	(85018)
825	Beneficial Finance Company of Arizona.....12414 N. 28th Street	(85029)
471	Blazer Financial Services, Inc.....3182 E. Indian School Road	(85016)
494	Century Finance Company of Arizona.....3931 E. Indian School Road	(85016)
807	Chase Manhattan Financial Services, Inc. DBA Chase Manhattan of Arizona.....2910 E. Camelback Road	(85016)
301	C.I.T. Financial Services, Inc.....5104 N. 7th Street	(85014)
679	Citicorp Person-to-Person Financial Center.....2077 E. Camelback Road	(85016)
657	Citicorp Person-to-Person Financial Center.....2710 E. Camelback Road	(85016)
678	Citicorp Person-to-Person Financial Center.....9861 Metro Parkway West	(85021)
660	Citicorp Person-to-Person Financial Center.....1559 W. Montebello	(85016)
349	Credithrift of America, Inc.....527 E. Camelback Road	(85012)
464	Credithrift of America, Inc.....4726 E. Indian School Road	(85018)
361	Credithrift of America, Inc.....16816 N. 28th Avenue	(85029)
603	Credithrift of America, Inc.....4225 W. Glendale Avenue	(85021)
817	Credithrift of America, Inc.....3375 E. Shea	(85028)
30	Family Loan Company.....1610 E. Van Buren	(85006)
519	Fidelity Financial Services, Inc.....6027 N. 7th Street	(85014)
680	FinanceAmerica Corporation.....10210 N. 25th Avenue	(85028)
798	Finance One of Arizona, Inc.....5035 N. 44th Street	(85018)
819	Fleet Mortgage Corporation.....10640 N. 28th Avenue	(85029)
490	Ford Motor Credit Company.....4131 N. 24th Street	(85016)
640	Household Finance Corporation.....1903 E. Camelback Road	(85016)
734	Household Finance Corporation.....4518 E. Thomas Road	(85018)
20	Household Finance Corporation.....3033 N. Central Avenue	(85012)
641	Household Finance Corporation.....5226 W. Indian School Road	(85031)
616	Norwest Financial Arizona, Inc.....1025 N. Central Avenue	(85004)
621	Norwest Financial Arizona, Inc.....4524 N. 16th Street	(85016)
733	Norwest Financial Arizona, Inc.....12016 N. 32nd Street	(85028)
667	Norwest Financial Arizona, Inc.....3516 W. Cactus Road	(85029)
788	Security Pacific Finance Corporation.....5050 N. 19th Avenue	(85015)
363	Security Pacific Finance Corporation of Arizona.....12040 N. 31st Avenue	(85028)
736	Statewide Finance Company.....2627 E. Thomas Road	(85016)
439	Transamerica Financial Services.....520 E. Dunlap	(85020)
745	Transamerica Financial Services.....2880 E. Northern Avenue	(85028)
152	Transamerica Financial Services.....1366 E. Thomas Road	(85016)
246	Transamerica Financial Services.....4815 N. 27th Avenue	(85017)
446	Transamerica Financial Services.....3801 N. 53rd Avenue	(85030)
722	Wells Fargo Corporation.....4520 N. Central Avenue	(85012)

PRESCOTT

587	AVCO Financial Services of Maricopa, Inc.....105 N. Cortez	(86301)
377	Credithrift of America, Inc. #2.....1316 Iron Springs Road	(86301)
656	Household Finance Corporation.....117 E. Gurley Street	(86301)
153	Transamerica Financial Services.....1042 Willow Creek Road	(86301)

SAFFORD

588	AVCO Financial Services of Maricopa, Inc.....1918 W. Thatcher Blvd	(85546)
718	Household Finance Corporation.....611 Main Street	(85546)

SCOTTSDALE

275	Associates Financial Services of Arizona, Inc	1133 N. Scottsdale Road	(85257)
677	Citicorp Person-to-Person Financial Center	7620 E. Indian School Road	(85251)
675	Household Finance Corporation	7049 E. McDowell Road	(85257)
431	Transamerica Financial Services	7701 E. Indian School Road	(85251)

SHOW LOW

613	Transamerica Financial Services	Professional Plaza, Rm. 16-A	(85901)

SIERRA VISTA

645	Household Finance Corporation	266 Fry Blvd.	(85635)

TEMPE

813	Aetna Finance Company	1812 N. Scottsdale Road	(85281)
551	Associates Finnacial Services Co. of Arizona, Inc	1 W. Baseline Road	(85283)
708	AVCO Financial Services of Maricopa, Inc	220 W. Southern Avenue	(85282)
711	FinanceAmerica Corporation	2510 S. Rural Road	(85282)
601	Household Finance Corporation	201 E. Southern Avenue	(85282)
668	Norwest Financial Arizona, Inc	5136 S. Rural Road	(85282)
476	Transamerica Financial Services	4025 S. McClintock Road	(85282)

TUCSON

559	Aetna Finance Company	4054 E. 22nd Street	(75711)
721	Aetna Finance Company	3968 N. Oracle Road	(85705)
501	Aetna Finance Company	4444 E. Grant Road	(85702)
782	Associates Financial Services Co. of Arizona, Inc	5040 N. Oracle Road	(85704)
727	AVCO Financial Services of Maricopa, Inc	4606 E. Grant Road	(85716)
592	AVCO Financial Services of Maricopa, Inc	6545 E. 22nd Street	(85711)
674	AVCO Financial Services of Maricopa, Inc	6542 N. Oracle Road	(85704)
809	Barclays American Financial, Inc	6121 E. Broadway	(85711)
3	Beneficial Finance Company of Arizona	120 W. Broadway	(85701)
816	Beneficial Finance Company of Arizona	4611 E. Speedway	(85711)
224	Blazer Financial Services, Inc	6121 E. Broadway	(85711)
545	Century Finance Company of Arizona	2364 E. Broadway	(85716)
814	Chase Manhattan Financial Services, Inc. DBA Chase Manhattan of Arizona	5151 E. Broadway	(85711)
578	C.I.T. Financial Services, Inc	7272 E. Broadway	(85710)
698	Citicorp Person-to-Person Financial Center	3601 E. Broadway	(85716)
700	Citicorp Person-to-Person Financial Center	5870 E. Broadway	(85700)
542	Credithrift of America, Inc	7637 E. Speedway	(85710)
704	FinanceAmerica Corporation	7290 E. Speedway	(85710)
796	Finance One of Arizona, Inc	2334 E. Broadway	(85719)
646	Household Finance Corporation	6351 E. Broadway	(85710)
541	Household Finance Corporation	4044 N. Oracle Road	(85703)
622	Norwest Financial Arizona, Inc	3601 E. Broadway	(85716)
670	Norwest Financial Arizona, Inc	5508 E. 22nd Street	(85711)
669	Norwest Financial Arizona, Inc	2625 N. 1st Avenue	(85719)
786	Security Pacific Finance Corporation	4911 E. Broadway	(85711)
540	Security Pacific Finance Corporation of Arizona	4742 N. Oracle Road	(85705)
744	Transamerica Financial Services	4720 N. Oracle Road	(85705)
560	Transamerica Financial Services	2574 S. Kolb	(85701)
605	Transamerica Financial Services	5430 S. 12th Avenue	(85706)

WILLCOX

701	Desert Finance Company	190 N. Curtis	(85363)

YUMA

636	Aetna Finance Company	2366 Fourth Avenue	(85364)
421	Fidelity Financial Services	1101 Fourth Avenue	(85364)
647	Household Finance Corporation	2375 Fourth Avenue	(85364)
790	Norwest Financial Arizona, Inc	1418 Fourth Avenue	(95364)
128	Transamerica Financial Services	1624 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

TOTAL OF 139 LICENSEES AS OF JUNE 30, 1984

133 Licensed as Branches or Subsidiaries of 22 Interstate Companies

Name	Location	Number
Aristar Management, Inc.	Coral Bales, Florida	2
Associates Financial Services Co., Inc.	South Bend, Indiana	10
AVCO Financial Services, Inc.	Newport Beach, California	13
Barclays American Corporation	Charlotte, North Carolina	2
Beneficial Finance Corporation	Peapack, New Jersey	8
Century Acceptance Corporation	Kansas City, Missouri	2
Chase Manhattan Financial Serv., Inc.	Newark, Delaware	2
C.I.T. Financial Corporation	New York, New York	2
Citicorp Person-to-Person, Inc	St. Louis, Missouri	9
Credithrift Financial Corporation	Evansville, Indiana	9
Fidelity Acceptance Corporation	Minneapolis, Minnesota	2
FinanceAmerica Corporation	Allentown, Pennsylvania	3
Fleet Mortgage Corporation	Milwaukee, Wisconsin	1
Ford Motor Credit Company	Dearborn, Michigan	1
Household Finance Corporation	Prospect Heights, Illinois	17
ITT Financial Corporation	St. Louis, Missouri	9
Manufacturers Hanover Consumer Services, Inc.	Huntingdon Valley, Pennsylvania	6
Norwest Financial, Inc.	Des Moines, Iowa	11
Security Pacific Finance Corporation	San Diego, California	4
SunAmerica, Corporation	Cleveland, Ohio	1
Transamerica Financial Services	Los Angeles, California	1
USLife Credit Corporation	Schaumburg, Illinois	1

CONSUMER FINANCE COMPANIES

1 Licensed as Branch or Subsidiary of 1 Intrastate Company

Wells Fargo Credit Corporation	Scottsdale, Arizona	1

CONSUMER FINANCE COMPANIES

5 Licensed as Independent Companies

Name	Location
Border Finance Company, Inc.	Nogales, Arizona
City Loan & Finance Company	Douglas, Arizona
Desert Finance Company	Willcox, Arizona
Family Finance Company	Phoenix, Arizona
Statewide Finance Company	Phoenix, Arizona

CONSUMER FINANCE COMPANIES

10 New Licenses Issued During the Fiscal Year 1983-84

License No.		Location	Issued
817	Credithrift of America, Inc.....	Phoenix, Arizona.....	7-1-83
818	Norwest Financial Arizona, Inc.....	Nogales, Arizona.....	7-29-83
819	Fleet Mortgage Corporation.....	Phoenix, Arizona.....	8-26-83
820	City Loan and Finance Company.....	Douglas, Arizona.....	9-1-83
821	Beneficial Finance Company of Arizona.....	Tucson, Arizona.....	1-1-84
822	Beneficial Finance Company of Arizona.....	Phoenix, Arizona.....	1-1-84
823	Beneficial Finance Company of Arizona.....	Mesa, Arizona.....	1-1-84
824	Beneficial Finance Company of Arizona.....	Phoenix, Arizona.....	1-1-84
825	Beneficial Finance Company of Arizona.....	Phoenix, Arizona.....	1-1-84
826	AVCO Financial Services of Maricopa, Inc..	Mesa, Arizona.....	2-6-84

CONSUMER FINANCE COMPANIES

21 Licenses Surrendered During the Fiscal Year 1983-84

License No.		Location	Surrendered
821	Beneficial Finance Company of Arizona.....	Tucson, Arizona.....	1-10-84
194	Commercial Credit Plan, Inc.....	Tucson, Arizona.....	5-2-84
406	Commercial Credit Plan, Inc.....	Scottsdale, Arizona.....	5-2-84
562	Commercial Credit Plan, Inc.....	Phoenix, Arizona.....	5-2-84
710	Commercial Credit Plan, Inc.....	Tempe, Arizona.....	5-2-84
756	Copper Finance Company, Inc.....	Tucson, Arizona.....	6-30-84
800	Finance One of Arizona, Inc.....	Globe, Arizona.....	3-31-84
804	Finance One of Arizona, Inc.....	Clifton, Arizona.....	3-31-84
805	Finance One of Arizona, Inc.....	Ajo, Arizona.....	3-31-84
818	Norwest Financial Arizona, Inc.....	Nogales, Arizona.....	9-21-83
776	Southwest Beneficial Finance, Inc.....	Phoenix, Arizona.....	1-1-84
778	Southwest Beneficial Finance, Inc.....	Mesa, Arizona.....	1-1-84
779	Southwest Beneficial Finance, Inc.....	Phoenix, Arizona.....	1-1-84
780	Southwest Beneficial Finance, Inc.....	Phoenix, Arizona.....	1-1-84
781	Southwest Beneficial Finance, Inc.....	Tucson, Arizona.....	12-5-83
673	USLife Credit Corporation.....	Mesa, Arizona.....	10-20-83
707	USLife Credit Corporation.....	Phoenix, Arizona.....	10-20-83
712	USLife Credit Corporation.....	Tucson, Arizona.....	10-20-83
514	USLife Credit Corporation.....	Phoenix, Arizona.....	10-20-83
737	USLife Credit Corporation.....	Tucson, Arizona.....	10-20-83
738	USLife Credit Corporation.....	Phoenix, Arizona.....	10-20-83

SCHEDULE D - RECONCILIATION OF SURPLUS OR NET EARNINGS

For the Period from July 1, 1983 to June 30, 1984

48.	Surplus Balance at End of Previous Period		$22,739,812
	Additions:		
49.	Total Net Earnings Derived from all Business	$42,116,373	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	25,955,665	
	(b) Net Income from Sale of Insurance in Connection with Small Loan, Revolving Loan and Other Loan Business	960,154	
	(c) Other	8,002,124	
51.	Total Additions for the Period	$77,034,316	
	Deductions:		
52.	Interest Paid	68,612,802	
53.	Amortization	125,863	
54.	Dividends Paid During the Period	1,003,632	
55.	Other Charges to Surplus for the Period	2,202,028	
56.	Total Deductions for the Period	$71,944,325	
57.	Net Additions to previous period's Surplus Balance		$ 5,089,991
58.	Surplus Balance at End of Present Period		$27,829,803

COMPOSITE ANNUAL SMALL LOAN REPORT

For the Period ended June 30, 1984

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1983 - 150
Number of licensees June 30, 1984 - 139

SCHEDULE B - BALANCE SHEET

ASSETS	June 30, 1983 Small Loan Business	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
7. Receivable:						
(a) Gross Amount	$140,250,793	$147,941,869	$541,716,163	$88,916,320	$85,643,131	$864,217,483
(b) Less: Unearned Charges or Interest	13,684,494	17,601,869	13,122,115	0	17,852,288	48,576,272
(c) Less: Reserve for Bad Debts	5,372,806	4,606,566	5,800,488	1,407,563	1,279,138	13,093,755
(d) Net Receivables	$121,193,493	$125,733,434	$522,793,560	$87,508,757	$66,511,705	$802,547,456
8. Cash in Office and Banks	168,052	482,253	667,917	105,643	289,217	1,545,030
9. Real Estate (less Reserve for depreciation-building)	212,697	243,827	2,683,939	59,396	106,590	3,093,752
10. Furniture, fixtures, equipment (less Reserve for depreciation)	462,005	582,150	983,614	250,749	173,137	1,989,650
11. Deferred charges or prepaid expense	565,218	672,608	1,502,116	701,067	337,475	3,213,266
12. Other assets:						
(a) Organization or Development Expense	347	306	0	0	0	306
(b) Cost of Financing	5,022	4,513	0	0	0	4,513
(c) Other	1,192,693	1,149,827	3,190,251	675,719	365,827	5,381,624
13. Total assets	$123,799,527	$128,868,918	$531,821,397	$89,301,331	$67,783,951	$817,775,597

SCHEDULE B - BALANCE SHEET (CONTINUED)

LIABILITIES AND CAPITAL		June 30, 1984
14	Accounts and Notes Payable:	
	(a) Banks	$ 29,271,893
	(b) Due to Parent Company or Affiliate	581,796,654
	(c) Other Short Term Notes and Accounts	1,045,893
15.	Bonds and Long Term Notes	89,381,199
16.	Other Liabilities:	
	(a) Accrued Expenses	12,955,968
	(b) Other Expense Reserves	3,500,781
17.	Branch Office Capital	48,957,115
18.	Net Worth (If Individual or Partnership)	68,710
19.	Capital Stock: (If Corporation)	
	(a) Preferred	982,800
	(b) Common	1,491,090
20.	Appropriated Surplus or Capital Reserves	20,493,691
21.	Surplus (Including Undivided Profits)	27,829,803
22.	Total Liabilities and Capital	$817,775,597

SCHEDULE C - STATEMENT OF INCOME

For the period from July 1, 1983 to June 30, 1984

GROSS INCOME		1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
23.	Charges or Interest Collected and Earned	$23,642,192	$82,283,051	$15,523,102	$ 9,838,138	$131,286,483
24.	Delinquency Charges Collected	519,858	216,183	150	261,610	997,801
25.	All types Insurance (Sales Finance Only)	4,086	0	0	1,890	5,976
26.	Collections on Accounts Previously Charged Off	519,733	82,115	11,858	140,338	754,044
27.	Interest on Bank Balances	10,692	34,846	719	0	46,257
28.	Other Income	89,841	571,433	31,490	146,033	838,797
29.	Total Gross Income	$24,786,402	$83,187,628	$15,567,319	$10,388,009	$133,929,358

SCHEDULE C - STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1983 to June 30, 1983

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	TOTAL
30. Advertising	4.53%	$ 916,339	$ 676,683	$ 127,106	$ 89,341	$ 1,809,469
31. Auditing	1.04	211,147	166,731	1,172	10,907	389,957
32. Bad Debts or Reserve for Bad Debts	19.30	3,901,104	3,425,932	425,482	955,914	8,708,432
33. Depreciation of Furn., Fix. and Equip.	.68	136,486	206,043	42,382	46,598	431,509
34. Expense, Sundry	1.58	316,552	403,580	92,686	166,687	979,505
35. Insurance and Fidelity Bonds	.32	65,559	14,196	7,952	8,393	96,100
36. Legal Fees and Disbursements	1.62	328,080	181,398	47,276	65,201	621,955
37. Postage and Express	1.04	209,649	219,330	53,719	91,835	574,533
38. Printing, Stationery and Supplies	1.03	209,192	251,249	50,897	91,616	602,954
39. Rent	3.91	791,159	909,333	213,402	264,383	2,178,277
40. Salaries	19.53	3,947,900	5,220,897	1,203,008	1,376,382	11,748,187
41. Supervision and Administration	9.98	2,017,539	5,216,176	1,235,598	684,437	9,153,750
42. Taxes:						
(a) Income Taxes	25.71	5,198,587	33,510,912	5,966,405	2,937,420	47,613,324
(b) Licenses and License Taxes	.26	53,504	24,981	5,645	7,003	91,133
(c) All Other Taxes	.78	157,016	43,590	39,432	91,808	331,846
43. Telephone and Telegraph	1.91	385,747	437,166	101,387	161,190	1,085,490
44. Travel	.69	140,391	216,190	31,123	44,545	432,249
45. Other Expenses of Conducting Business:						
(a) Recording and Acknowledging Fees	.26	51,826	32,943	61,089	20,829	166,687
(b) Other	5.83	1,178,760	2,423,449	572,441	622,978	4,797,628
46. Total Expenses of Conducting Business (not including interest on borrowed funds)	100.00%	$20,216,537	$53,580,779	$10,278,202	$7,737,467	$91,812,985
47. Total Net Earnings Derived from Business (before deducting interest on borrowed funds)		$ 4,569,865	$29,606,849	$ 5,289,117	$2,650,542	$42,116,373

SMALL LOANS MADE DURING THE PERIOD

1983-1984

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1973	$119,674,870	$ 8,869,878
June 30, 1974	124,805,955	5,131,085
June 30, 1975	105,353,102	(19,452,853)
June 30, 1976	112,337,337	6,984,235
June 30, 1977	129,856,937	17,519,600
June 30, 1978	138,870,436	9,013,499
June 30, 1979	138,320,200	(500,236)
June 30, 1980	144,785,650	6,465,450
June 30, 1981	120,200,382	(24,585,268)
June 30, 1982	105,943,740	(14,256,642)
June 30, 1983	94,871,907	(11,071,833)
June 30, 1984	125,250,904	30,378,997

SCHEDULE E - ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1984

		1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Total Loan Business
59.	Net Receivables	$125,733,434	$522,793,560	$87,508,757	$736,035,751
60.	Furniture, Fixtures and Equipment	582,150	983,614	250,749	1,816,513
61.	Real Estate	243,827	2,683,939	59,396	2,987,162
62.	Working Capital:				
	(a) Cost of Acquiring Receivables Currently Outstanding	8,691,696	22,733,623	6,400,094	37,825,413
	(b) Cash in Office and Banks	482,253	667,917	105,643	1,255,813
	(c) Accounts Receivable	344,666	339,303	60,577	744,546
	(d) Home Office Assets Apportioned to Branches	1,337,701	1,214,393	326,492	2,878,586
	(e) Deferred Charges, or Prepaid Expense	672,608	1,502,116	701,067	2,875,791
	(f) Other	304,199	43,919	153,213	501,331
63.	Going Concern Value				
	(a) Initial Cost of Establishment of Office	1,171,270	199,039	93,638	1,463,947
	(b) Cost of Financing	7,810,199	23,173,968	3,828,882	34,813,049
64.	Total Assets Used and Useful	$147,374,003	$576,335,391	$ 99,488,508	$823,197,902
65.	Total Assets Used and Useful-End of Previous Period	$142,581,663	$482,299,052	$131,362,724	$756,243,439
66.	Average Total Assets Used and Useful	$144,977,833	$529,317,222	$115,425,616	$789,720,671
	Net Earnings	$ 4,569,865	$ 29,606,849	$ 5,289,117	$ 39,465,831
67.	Percent of Net Earnings Derived from Business (before deducting interest paid on borrowed funds)	3.15%	5.59%	4.58%	5.00%

SCHEDULE F - ANALYSIS OF CHARGES

68.	Charges or Interest Collected and Earned during the period	$ 23,642,192
69.	Average Net Amount of Outstanding Loans	$111,958,344
70.	Actual Monthly Rate Collected	1.76%

SCHEDULE G - ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	% of Total Number of Accounts	% of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Loan Balances Outstanding (Less Unearned Charges) at Beginning of Period	$1,911			66,231	$126,566,299
72. Loans Made During the Period:					
(a) Loans of $300.00 or less		.85	.08	476	102,330
(b) Loans of $300.01 to $600.00		5.35	1.18	2,997	1,472,293
(c) Loans of $600.01 to $1,500.00		27.79	13.20	15,577	16,533,346
(d) Loans of $1,500.01 to $10,000.00		66.01	85.54	36,993	107,142,935
(e) Total Loans Made During the Period		100.00	100.00	56,043	$125,250,904
73. Loan Balances Purchased During the Period				4,789	6,993,010
74. Loan Balances Sold During the Period				4,758	8,052,342
75. Loan Balances Charged Off During the Period				9,483	14,288,649
76. Collection During the Period				44,560	106,129,222
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$1,909			68,262	$130,340,000
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,976	56.52	49.96	31,676	$ 62,577,608
(b) Automobiles	2,799	13.74	17.21	7,702	21,559,574
(c) Real Estate	6,644	2.72	8.08	1,523	10,119,516
(d) Other Chattels	2,968	2.00	2.66	1,123	3,333,383
(e) Unsecured Notes	2,000	23.60	21.12	13,226	26,452,022
(f) Endorsed and/or Co-Maker Notes	838	.85	.32	475	398,153
(g) Wage Assignments	692	.06	.02	35	24,236
(h) Other Considerations	2,779	.51	.63	283	786,412
(i) Total	2,235	100.00	100.00	56,043	$125,250,904

SCHEDULE H - NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1984

SMALL LOAN BUSINESS	Number	Unpaid Balance of Notes
79. Accounts with No Payment for:		
(a) Two Months	1,019	$1,609,829
(b) Three Months or More	1,799	2,686,540
(c) Total	2,818	$4,296,369

SCHEDULE I - SUITS, POSSESSION AND SALES OF CHATTELS

Note: A Borrower's account may appear under any one or all of the classifications below.

SMALL LOAN BUSINESS	Number	Amount Due	
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	427	$573,131	
(b) Instituted During Period	575	835,282	
(c) Judgment Secured During Period	444	594,068	
(d) Settled Before Judgment During Period	183	293,675	
(e) Balance Pending at Close of Current Period	375	$520,670	
81. Wage Assignments Filed During Period	209	331,834	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right:			
(1) Household Goods	2	4,414	
(2) Automobiles	42	100,238	
(3) Other Chattels and Property	8	98,523	
(b) By Voluntary Surrender:			
(1) Household Goods	11	23,576	
(2) Automobiles	40	89,200	
(3) Other Chattels and Property	17	63,585	
83. Sale of Chattels by Licensee:			
(a) With Borrower's Consent	42	120,424	$73,133
(b) Without Borrower's Consent	21	70,082	39,559